



NCDOT / CAGC Joint Workshop

Safety through the lens of an Insurance Company

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Lines of coverage creating the largest losses?

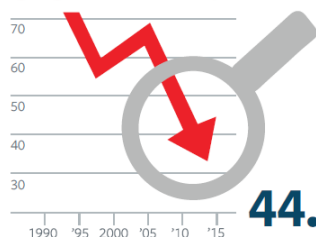
• Workers Compensation

53% of U.S. business leaders say attracting and retaining talent is a top concern¹

Challenge:

Finding and keeping the best people

66 million



America's labor pool is at its lowest level in 38 years.⁴

44.6 million⁶

60% of U.S. businesses say medical cost inflation is their top concern¹

Challenge: Controlling medical costs

Health trends for American workers:

50%

of workers have at least one chronic condition; 25% of workers have more than one chronic condition²



The cost of treating patients with a chronic condition compared to similar patients with no other condition is **2x greater**. And it **increases to 5x** for workers who have more than one chronic condition.³

While the most experienced workers are retiring

One of every three

U.S. workers was born after 1981⁵



WHAT'S HAPPENING

With medical costs on the rise and an ever changing multi-generational workforce, it is more important than ever to take the necessary steps to attract, hire and engage the right people. Onboarding and assimilation is a continual process that builds a workplace culture of safety. A safe and engaged workforce is crucial for business success.

• What can we do to control these claims on your jobsites?

Lines of coverage creating the largest losses?

- **Automobile**
- **Negligent entrustment** is a legal concept that holds employers liable for their own negligence in choosing an employee to drive a vehicle. Simply put, a company can be liable for any accidents or other problems if it can be shown that the company was negligent in its entrustment of the vehicle to that driver or the selection of that vehicle.
- Traffic deaths increasing at record percentages each year (distracted driving).
- Car damages have increased by \$300 per part in the past 5 years
- Medical Costs have increased by 7% in the past year.
- Cost of Auto related deaths have increased by 12% since 2015
- According to the National Safety Council, the average work related motor vehicle injury claim was \$72,540 (twice as much as work related injuries).
- Employers may be liable for employee auto accidents when using personal vehicles for business use. “Vicarious Liability”

How do we look at risk?

How can you eliminate risk?

**One of the most important items, and the most difficult to evaluate
is safety culture!**

- According to OSHA, “Safety cultures consist of shared beliefs, practices, and attitudes that exist at an establishment. Culture is the atmosphere created by those beliefs, attitudes, etc., which shape our behavior.”
- By definition, **safety culture** is difficult to measure. How do you measure values, attitudes and beliefs?

On our NC DOT projects what **MUST** we have in place to create a culture that will improve the safety and well being of our employees and the public?

What do we need to create a positive culture on our projects?

- **There is a lack of competing priorities – safety comes in first every time!**
- There is visible leadership commitment at all levels of the project.
- Opportunities for improvement are identified and resolved before a problem occurs.
- There is regular, facility-wide communication on health and safety topics.
- A fair and just discipline system is in place for all employees.
- Safety is the first item on the agenda of every meeting.
- Employees feel comfortable reporting safety issues to their supervisors
- Rewards and recognition of good behaviors are regularly given and serve to motivate continued health and safety performance.
- Safety is viewed as an investment, not a cost.